IN THE CLAIMS

Please cancel claims 10, 28 and 46, and amend claims 1, 11-18, 19, 29-36, 37 and 47-54 as follows:

1. (CURRENTLY AMENDED) A method of performing financial processing in one or more computers, comprising:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Future Value (FV) calculations on the selected accounts by applying one or more FV attrition rules to the selected accounts using the selected amounts and rates, wherein the FV calculations determine a present value of an expected profitability of additional products that may be purchased;

(c) wherein the step of applying the FV attrition rules comprises matching the FV attrition rule to the selected accounts, matching results of a FV propensity rule to the matched accounts, obtaining an attrition rate for the matched accounts, calculating an effective attrition rate for each forecast period from the attrition rate and a net change rate defined in the FV attrition rule for each forecast period, performing the FV attrition rule to calculate an FV expected value from the effective attrition rate and a propensity rule amount defined in the FV attrition rule, and storing the FV amount.

2. (ORIGINAL) The method of claim 1, wherein the step of performing the FV calculations comprises applying propensity rules to the selected accounts and applying the attrition rules to results of the propensity rules.

3. (ORIGINAL) The method of claim 1, wherein the FV is a possible future profitability value.

4. (ORIGINAL) The method of claim 1, wherein the selected accounts contain current profitability values.

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5. (ORIGINAL) The method of claim 4, wherein the current profitability data is aggregated to provide an initial amount for the FV calculations.

6. (ORIGINAL) The method of claim 1, wherein the selected amounts are forecast amounts.

7. (ORIGINAL) The method of claim 1, wherein the selected rates are FV attrition rates.

8. (ORIGINAL) The method of claim 1, wherein a user specifies one or more forecast periods over which the FV calculations are performed.

9. (ORIGINAL) The method of claim 8, wherein a user specifies one or more rates for the forecast periods.

10. (CANCELED)

11. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises a Constant (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_0) * ((k - j + 1) / 12)$$

Amount$_i$ = calculated amount by forecast period,
Amount$_0$ = initial amount,
R_0 = initial rate,
i = forecast period,
j = first month in a forecast period, and
k = last month in a forecast period.

12. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises a Constant (with compounding) method according to:

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$$\text{Amount}_i = \text{Amount}_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

Amount_i = calculated amount by forecast period,

Amount_0 = initial amount,

R_m = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

13. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises an Additive (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

Amount_i = calculated amount by forecast period,

Amount_0 = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

14. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises an Additive (with compounding) method according to:

$$\sout{\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate} * ((k - j + 1) / 12)}$$

$$\underline{\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)}$$

Amount_i = calculated amount by forecast period,

Amount_0 = initial amount,

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i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded_Rate = $Rate_1$ * $Rate_2$ * ... * $Rate_i$.

15. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises a Manual (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_{man}) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_{man} = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

16. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises a Manual (with compounding) method according to:

$$\sout{Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)}$$

$$\underline{Amount_i = Amount_0 * (1 + Compounded\_Rate) * ((k - j + 1) / 12)}$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded_Rate = $Rate_1$ * $Rate_2$ * ... * $Rate_i$.

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17. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises a Constant method according to:

$$Amount_i = Amount_0$$

$Amount_i$ = calculated amount by forecast period, and

$Amount_0$ = initial amount.

18. (CURRENTLY AMENDED) The method of claim 1, wherein the FV attrition [[rate]] rule comprises a Negative Compounding method according to:

$$Amount_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period, and

n = amortization term.

19. (CURRENTLY AMENDED) A system for performing financial processing, comprising:

one or more computers;

logic, performed by the computers, for:

    (a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

    (b) performing one or more Future Value (FV) calculations on the selected accounts by applying one or more FV attrition rules to the selected accounts using the selected amounts and rates, wherein the FV calculations determine a present value of an expected profitability of additional products that may be purchased;

wherein the logic for applying the FV attrition rules comprises logic for matching the FV attrition rule to the selected accounts, for matching results of a FV propensity rule to the matched

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accounts, for obtaining an attrition rate for the matched accounts, for calculating an effective attrition rate for each forecast period from the attrition rate and a net change rate defined in the FV attrition rule for each forecast period, for performing the FV attrition rule to calculate an FV expected value from the effective attrition rate and a propensity rule amount defined in the FV attrition rule, and for storing the FV amount.

20. (ORIGINAL) The system of claim 19, wherein the logic for performing the FV calculations comprises logic for applying propensity rules to the selected accounts and applying the attrition rules to results of the propensity rules.

21. (ORIGINAL) The system of claim 19, wherein the FV is a possible future profitability value.

22. (ORIGINAL) The system of claim 19, wherein the selected accounts contain current profitability values.

23. (ORIGINAL) The system of claim 22, wherein the current profitability data is aggregated to provide an initial amount for the FV calculations.

24. (ORIGINAL) The system of claim 19, wherein the selected amounts are forecast amounts.

25. (ORIGINAL) The system of claim 19, wherein the selected rates are FV attrition rates.

26. (ORIGINAL) The system of claim 19, wherein a user specifies one or more forecast periods over which the FV calculations are performed.

27. (ORIGINAL) The system of claim 26, wherein a user specifies one or more rates for the forecast periods.

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28. (CANCELED)

29. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises a Constant (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_o) * ((k - j + 1) / 12)$$

Amount_i = calculated amount by forecast period,

Amount_0 = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

30. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises a Constant (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

Amount_i = calculated amount by forecast period,

Amount_0 = initial amount,

R_m = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

31. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises an Additive (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

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$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

32. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises an Additive (with compounding) method according to:

~~$Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)$~~

$$Amount_i = Amount_0 * (1 + Compounded\_Rate) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_j$.

33. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises a Manual (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_{man}) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_{man} = manual rate,

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i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

34. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises a Manual (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate} * ((k - j + 1) / 12)$$

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

Amount_i = calculated amount by forecast period,

Amount_0 = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

$\text{Compounded\_Rate} = \text{Rate}_1 * \text{Rate}_2 * ... * \text{Rate}_i$.

35. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises a Constant method according to:

$$\text{Amount}_i = \text{Amount}_0$$

Amount_i = calculated amount by forecast period, and

Amount_0 = initial amount.

36. (CURRENTLY AMENDED) The system of claim 19, wherein the FV attrition [[rate]] rule comprises a Negative Compounding method according to:

$$\text{Amount}_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

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Amount$_i$ = calculated amount by forecast period,

Amount$_0$ = initial amount,

i = forecast period, and

n = amortization term.

37. (CURRENTLY AMENDED) An article of manufacture embodying logic for performing financial processing in one or more computers, the logic comprising:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Future Value (FV) calculations on the selected accounts by applying one or more FV attrition rules to the selected accounts using the selected amounts and rates, wherein the FV calculations determine a present value of an expected profitability of additional products that may be purchased;

(c) wherein the step of applying the FV attrition rules comprises matching the FV attrition rule to the selected accounts, matching results of a FV propensity rule to the matched accounts, obtaining an attrition rate for the matched accounts, calculating an effective attrition rate for each forecast period from the attrition rate and a net change rate defined in the FV attrition rule for each forecast period, performing the FV attrition rule to calculate an FV expected value from the effective attrition rate and a propensity rule amount defined in the FV attrition rule, and storing the FV amount.

38. (ORIGINAL) The article of claim 37, wherein the step of performing the FV calculations comprises applying propensity rules to the selected accounts and applying the attrition rules to results of the propensity rules.

39. (ORIGINAL) The article of claim 37, wherein the FV is a possible future profitability value.

40. (ORIGINAL) The article of claim 37, wherein the selected accounts contain current profitability values.

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41. (ORIGINAL) The article of claim 40, wherein the current profitability data is aggregated to provide an initial amount for the FV calculations.

42. (ORIGINAL) The article of claim 37, wherein the selected amounts are forecast amounts.

43. (ORIGINAL) The article of claim 37, wherein the selected rates are FV attrition rates.

44. (ORIGINAL) The article of claim 37, wherein a user specifies one or more forecast periods over which the FV calculations are performed.

45. (ORIGINAL) The article of claim 44, wherein a user specifies one or more rates for the forecast periods.

46. (CANCELED)

47. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises a Constant (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_0) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,
$Amount_0$ = initial amount,
R_0 = initial rate,
i = forecast period,
j = first month in a forecast period, and
k = last month in a forecast period.

48. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises a Constant (with compounding) method according to:

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$$Amount_i = Amount_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_m = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

49. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises an Additive (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_0 = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

50. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises an Additive (with compounding) method according to:

$$\xcancel{Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)}$$

$$\underline{Amount_i = Amount_0 * (1 + Compounded\_Rate) * ((k - j + 1) / 12)}$$

$Amount_i$ = calculated amount by forecast period,

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$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i$.

51. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises a Manual (no compounding) method according to:

$$Amount_i = Amount_0 * (1 + R_{man}) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

R_{man} = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

52. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises a Manual (with compounding) method according to:

$$\sout{Amount_i = Amount_0 * (1 + Compounded\_Rate * ((k - j + 1) / 12)}$$

$$Amount_i = Amount_0 * (1 + Compounded\_Rate) * ((k - j + 1) / 12)$$

$Amount_i$ = calculated amount by forecast period,

$Amount_0$ = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

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$$Compounded\_Rate = Rate_1 * Rate_2 * ... * Rate_i.$$

53. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises a Constant method according to:

$$Amount_i = Amount_0$$

$Amount_i$ = calculated amount by forecast period, and
$Amount_0$ = initial amount.

54. (CURRENTLY AMENDED) The article of claim 37, wherein the FV attrition [[rate]] rule comprises a Negative Compounding method according to:

$$Amount_i = Initial\ Forecast\ Amount * (Attrition\ Rate * (1 - Attrition\ Rate)^n)$$

$Amount_i$ = calculated amount by forecast period,
$Amount_0$ = initial amount,
i = forecast period, and
n = amortization term.

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